Please replace paragraph [0001] of the application with the following new Paragraph [0001]:

"This invention (~~'~~545 application) is a continuation-in-part of~~, and claims priority to~~ U.S. Patent Application No. 10/192,488, entitled "SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed on July 9, 2002, and now issued as U.S. Patent No. 7,239,226 on July 3, 2007 ~~(which itself~~. The '488 application is a non-provisional of ~~claims priority to~~ U.S. Provisional Patent Application No. 60/304,216, filed July 10, 2001~~)~~. The '545 application is also a continuation-in-part of U.S. Patent Application No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed January 10, 2003 ~~(which itself~~. The '352 application is a non-provisional of ~~claims priority to~~ U.S. Provisional Patent Application No. 60/396,577, filed July 16, 2002~~), all~~. All of the foregoing applications are incorporated herein by reference. ~~This invention also claims priority to U.S. Provisional Application No. 60/507,803 filed September 30, 2003.~~"